

# Exhibit 3

Ocwen Loan Servicing, LLC  
PO Box 205  
Waterloo, IA 50704-0205



Ocwen Loan Servicing<sup>®</sup>  
Mortgage Customers  
Proudly Serving USAA Members

April 9, 2013

040413 12 02 3 000102 20130419 1061102 OCWEN:UP 1 02 DCU 106110000 160275 DU



KEVIN JERRON MATTHEWS  
C/O CIVIL JUSTICE INC  
520 W FAYETTE STREET, ST. 410  
BALTIMORE MD 21201



RECEIVED APR 16 2013

RE: Account Number: ~~212141422~~ 212141422  
Property Address: 3216 EAST NORTHERN PARKWAY  
BALTIMORE MD 21214-1422

Dear KEVIN JERRON MATTHEWS:

You were recently sent a correspondence on February 16, 2013 from Ocwen Loan Servicing with regard to the referenced mortgage account. Due to a computer programming error, the creditor for the referenced loan was possibly misidentified. As part of our error-correction procedures, we are writing to inform you that the creditor to whom the debt is owed is **GMAC Mortgage, LLC**. We apologize if this caused any misunderstanding. Feel free to contact us at your convenience if you have any further questions or concerns.

**Please Note:** This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have an active bankruptcy case or have received an Order of Discharge from a Bankruptcy Court, the following Notice Regarding Bankruptcy applies.

**Notice Regarding Bankruptcy:** Please be advised that if you are part of an active Bankruptcy case or if you have received an Order of Discharge from a Bankruptcy Court, this letter is in no way an attempt to collect either a pre-petition, post petition or discharged debt. If your bankruptcy case is still active, no action will be taken in willful violation of the Automatic Stay. If you have received an Order of Discharge in a Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in the underlying mortgaged property and is not an attempt to recover any amounts from you personally. Finally, if you are in an active Chapter 11, 12 or 13 bankruptcy case and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your plan.

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